Atty. Docket: 24124.000172

JUL 24 2003 2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In The Patent Application of:

Joseph GIORDANO et al.

Application No.: 10/083,249

Filed: February 27, 2002

Examiner: Unassigned

INFORMATION DISCLOSURE STATEMENT

SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

For:

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GROUP 3600

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicants respectfully request consideration of the references listed on the attached Form PTO/SB/08A. Copies of the references listed are also enclosed.

Applicants respectfully request that the Examiner consider the references cited on the Form PTO/SB/08A and that the Examiner indicate that the references have been considered in this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in the left column per MPEP 609.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made.

EFS'-Web Receipt date: 07/24/2003

Atty. Docket: 24124.000172

This IDS is submitted prior to the issuance of a first Office Action on the merits; therefore, it is believed that no fees are required in connection therewith. If any fees are necessitated by the filing of this Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Date

By:

Respectfully submitted, HUNTON & WILLIAMS LLP

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DHM/sdw

PTO/SB/08A (10/01) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO				N.O.	Application Number		10/083,249				
INFORMATION DISCLOSURE						Filing Date		February 27, 2002			
						First Named Inv ntor		Joseph GIORDANO et al.			
STATEMENT BY APPLICANT						Art Unit		2165			
(use as many sheets as necessary)					<i>(Y)</i>	Examiner Name		Unassigned			
She t	et 1 of 1				Attorney Docket Number		24124.000172				
U.S. PATENT DOCUMENTS											
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)			Publication Date MM-DD-YYYY		Name of Patente Applicant of Cited Do		Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear		
	1.	US- 6330543			12-11-2001		Kepecs				
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NON-PATENT LITERATURE DOCUMENTS											
*Examiner	Cite	Include name of the author (in CAPITAL LETTERS), titl					, title of the article (when appropriate), title of the			TRANSLATION	
Initials	No.	item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published								YES	NO
	2.	PCT-International Search Report dated 04/24/03 for Application No. PCT/US02/21876, filed 02/27/02								x	
	3.	SNOW, C. MATTHEW, "Mobile uses IT to speed past competition," Cutting Edge, Business Advantage, Datamation, Oct. 1997, Vol. 43, No. 10, pp. 14-15								х	
EXAMINER SIGNATURE /Clement Graham/							DATE CONSIDERED	(	06/10/2008	I	
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.											